



Retired Peace Officers Association of California

Fraternal Order of Police - California Lodge #55

Newsletter

OCTOBER 2023

Are You Aware of Your Veteran's Benefits?

By Alex Bernard—President



I was discussing veterans benefits with Inland Chapter Director, Brian Johnson. He is a volunteer advocate for veterans' benefits. After talking to him, I thought it would be a good idea to bring the benefits to your attention as many of our members are veterans. I will only touch on some of the benefits as there is limited space in my article. The information will be based on the California Veterans Resource Book. You can get a copy of this book from the California Department of Veterans Affairs at www.calvet.ca.gov.

I will touch on a number of California veterans benefits available to you. Some benefits include property tax exemptions; business license, tax and fee exemption; college tuition fee waiver for veterans' dependents; state parks and recreation pass; veterans' preference in hiring and more. Two benefits you probably are aware of are veterans designation on the driver license and ID card and the veterans license plate program. There are a number of additional benefits that are available. You need to explore which

benefits apply to you. And take advantage of them.

Federal benefits are provided by the United States Department of Veterans Affairs. They provide health benefits; disability compensation; cemetery and burial benefits; veterans identification card; specially adapted housing grants and more. Health benefits are a big one. You can get health care for many conditions including PTSD. This benefit is in addition to other coverages you may have. Again, you need to explore which benefits apply to you.

As a military veteran, you have earned benefits that you are entitled to. It would be to your advantage to use these benefits. I would urge you to take the time to see which of these benefits meet your needs. Again, you can get information on these benefits at www.calvet.ca.gov.

Recruitment is a big issue for all associations including RPOAC. Board members are always going out trying to recruit members. We use many different methods to reach potential members including social media. But we can't do it all on our own.

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Special points of interest:

- RPOAC Annual Meeting
October 17, 2023
Atlantis Hotel
Reno, Nevada
- National Parks Passes
- CCW Safe—A Must for
all retired LEOs

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...a RPOAC Member Benefit

As a member of RPOAC, you have access to join "Hear In America".

Currently serving more than 10 million members nationwide, **Hear In America** brings quality hearing care services to professional groups. We provide hearing benefit solutions to Associations, Employer Groups, and Insurance Carriers with the highest level of care. We are a leader in providing quality customer service, starting with the member's registration call.

Specializing in hearing care benefit solutions for Affinity Groups, Associations, Employer Groups, Unions, and Insurance Carriers, Hear In America will develop a custom program that

will coordinate with your current benefit package.

Hear In America was founded by hearing instrument dispensers in 1995 to help people get the best possible combination of hearing technology, price, and service. The response has been tremendous, and Hear In America now represents millions of members, and facilitates thousands of hearing aid purchases every year.



With a growing national network of Audiologists and Licensed Hearing Specialists, members have the convenience of visiting local providers that provide the highest quality hearing care services. Hear In America acts as an advocate for members by educating, assisting, and diligently following up on the services they receive.

For more information about this offering or any of our other many benefits, contact our Benefits Manager, Shane Cobb at (800) 733-4487 or by email at shane@thepfdgroup.com.



Atlantis Casino Resort— Reno, Nevada

2023 RPOAC Annual Meeting

This years Annual meeting will be held at the Atlantis Resort in Reno, Nevada on Tuesday, October 17, 2023.

All members are encouraged to attend to meet your Board of Directors and learn first hand the work the RPOAC Board does for it's members throughout the year.

For reservations contact the hotel directly at (800) 723-6500

Veteran's Benefits

(Continued from page 1)

We need your help. You may know law enforcement retirees that we are unable to reach. There are a lot of retirees out there that don't know what RPOAC has to offer to them. With your help we can reach those individuals. If each member would only recruit one member, we could double our membership. Remember, there is strength in numbers. Membership brochures and applications are available online at www.rpoac.org. However, if you want paper brochures, contact Dennis Wright at our toll-free number. Let's all work together to move RPOAC forward.

I would like to wish all of you a happy holiday season and a prosperous New Year.

Alex Bernard—RPOAC President

Something to Think About

Your kids learn to blame others for their mistakes by watching you blame others for yours.

Take responsibility for your actions & show your kids what it looks like to be a man of honor & integrity.

John Finch



CCW SAFETM

LEGAL SERVICE MEMBERSHIP

As retired peace officers many of us are authorized to carry a concealed weapon. But, have you given any thought to what your liabilities could be if you were to have to use that weapon in a self-defense incident? The legal costs alone could devastate your retirement nest egg not to mention the physical and emotional stress it would place on you and your family.

RPOAC is excited to announce a new benefit being offered to our members: **CCW Safe**

CCW Safe was founded by former police officers and attorneys who have all worked on local, and federal levels of law enforcement.

CCW Safe is a legal service membership plan that was designed for CCW permit/license holders and retired law enforcement officers. CCW Safe was founded to offer similar coverages to what we received while serving our communities as active police officers.

[Click HERE to learn more!](#)

Share RPOAC with all your fellow LEO's!

The Retired Peace Officers Association of California is not just for California retirees. Our insurances and other benefits are available to active duty, reserve, and family members of law enforcement and other first responders in or out of California. Don't keep us a secret, spread the good news to others and share the wonderful advantages of belonging to the RPOAC.

Visit **RPOAC.ORG** or
Call **800-743-7622**
To Join!



Benefits Corner by Shane Cobb

RMD Relief and Guidance for 2023

In early 2022, the IRS issued proposed regulations regarding required minimum distributions (RMDs) to reflect changes made by the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019. The IRS has held off on releasing final regulations so that it can address additional changes to RMDs made by the SECURE 2.0 Act of 2022, which was passed in late 2022. In the meantime, the IRS has issued interim RMD relief and guidance for 2023. Final RMD regulations, when issued, will not apply before 2024.

Relief with respect to change in RMD age to 73

The RMD age is the age at which IRA owners and employees must generally start taking distributions from their IRAs and workplace retirement plans, though an exception may apply if an employee is still working for the employer sponsoring the plan. (For Roth IRAs, RMDs are not required during the lifetime of the IRA owner.)

The SECURE 2.0 Act of 2022 increased the general RMD age from 72 to 73 (for individuals reaching age 72 after 2022). Since then, some individuals reaching age 72 in 2023 have taken distributions for 2023 even though they do not need to take a distribution until they reach age 73 under the changes made by the legislation.

Distributions from IRAs and workplace retirement plans can generally be rolled over tax-free to another retirement account within 60 days of the distribution. (RMD amounts cannot be rolled over.) The 60-day window for a rollover may already have passed for some individuals who took distributions that were not required in 2023.

To help those individuals, the IRS is extending the

deadline for the 60-day rollover period for certain distributions until September 30, 2023. Specifically, the relief is available with respect to any distributions made between January 1, 2023, and July 31, 2023, to an IRA owner or employee (or the IRA owner's surviving spouse) who was born in 1951 if the distributions would have been RMDs but for the change in the RMD age to 73.

Tip: Generally, only one rollover is permitted from a particular IRA within a 12-month period. The special rollover allowed under this relief is permitted even if the IRA owner or surviving spouse has rolled over a distribution in the last 12 months. However, making such a rollover will preclude the IRA owner or surviving spouse from rolling over a distribution in the next 12 months. (Note that an individual could still make direct trustee-to-trustee transfers since they do not count as rollovers under the one-rollover-per-year rule.)



Inherited IRAs and retirement plans

RMDs for IRAs and retirement plans inherited before 2020 could generally be spread over the life expectancy of a designated beneficiary. The SECURE Act changed the RMD rules by requiring that in most cases the entire account must be distributed 10 years after the death of the IRA owner or employee if there is a designated beneficiary (and if death occurred after 2019). However, an exception allows an eligible designated beneficiary to take distributions over their life expectancy and the 10-year rule would not apply until after the death of the eligible designated beneficiary in that case.

Eligible designated beneficiaries include a spouse or minor child of the IRA owner or employee, a disabled or chronically ill indi-



RMD Relief Continued from Page 4

vidual, and an individual no more than 10 years younger than the IRA owner or employee. The entire account would also need to be distributed 10 years after a minor child reaches the age of majority (i.e., at age 31).

The proposed regulations issued in early 2022 surprised many when they suggested that annual distributions are also required during the first nine years of such 10-year periods in most cases. Comments on the proposed regulations sent to the IRS asked for some relief because RMDs had already been missed and a 25% penalty tax (50% prior to 2023) is assessed when an individual fails to take an RMD.

The IRS has announced that it will not assert the penalty tax in certain circumstances where individuals affected by the RMD changes failed to take annual distributions in 2023 during one of the 10-



year periods. (Similar relief was previously provided for 2021 and 2022.) For example, relief may be available if the IRA owner or employee died in 2020, 2021, or 2022 and on or after their required beginning date* and the designated beneficiary who is not an eligible designated beneficiary did not take annual distributions for 2021, 2022, or 2023 as required (during the 10-year period following the IRA owner's or employee's death). Relief might also be available if an eligible designated beneficiary died in 2020, 2021, or 2022 and annual distributions were not taken in 2021, 2022, or 2023 as required (during the 10-year period following the eligible designated beneficiary's death).

*The required beginning date is usually April 1 of the year after the IRA owner or employee reaches RMD age. Roth IRA owners are always treated as dying before their required beginning date.

Entire Police Force Quits Over Pay!

The entire police department in the southeast Minnesota city of Goodhue announced their plans to resign after the city's chief of police announced his resignation. The exodus was spurred by concerns over pay and benefits.

Goodhue Mayor Ellen Anderson Buck says she will meet with the Goodhue County Sheriff's Office to make sure the city continues to have law enforcement available after Aug. 24 when the officers officially leave.

During a city council meeting — that was originally supposed to be about police pay in-

creases — the city council accepted the resignations of Police Chief Josh Smith and full-time officer Anthony Brecht, as well as the resignations of five part-time officers. The city has a population of about 1,300 people.



“Right now, currently trying to hire at \$22 an hour you're never going to see another person again walk through those doors,” said Smith. “It's been three weeks now, we have zero applicants and I have zero prospects. I've called every PD around looking for the youngest guys out there looking to get into the game, and there's no one getting into the game. Those that are, are getting scooped up immediately and going to the Cities.”

- [A CA city offered a \\$75,000 bonus to new cops. Departments are trying to keep up](#) - 9/6/23
- [Police Work Isn't a Tea Party](#) - 8/14/23
- [New Bill Would End California Military Pension Tax](#) - 8/14/23
- [CalPERS walks tightrope on ESG principles](#) - 7/30/23
- [CalPERS Reports Preliminary 5.8% Investment Return for 2022-23 Fiscal Year](#) - 7/19/23
- [CalPERS Announces Health Plan Premiums for 2024 Along With Expanded Cost-Saving Options for Members](#) - 7/19/23
- [CA police watchdog will soon receive wave of misconduct records, and recent reprimands spell trouble for impugned Antioch cops](#) - 6/29/23
- [Will California's largest pensions, CalPERS and CalSTRS, divest from fossil fuels?](#) - 6/29/23
- [Police in California aren't immune from certain misconduct lawsuits, high court rules](#) - 6/24/23
- [CalPERS Takes Action in Response to Third-Party Breach of Retiree Information](#) - 6/22/23
- [California governor proposes rolling back access to police misconduct records](#) - 6/19/23
- [CA pension fund looks to boost venture capital investments despite market turmoil](#) - 6/19/23
- [Thousands of CA police officers could be stripped of their badges under new law](#) - 6/15/23
- [LA City Council takes a small step toward creating 'Office of Unarmed Response'](#) - 6/7/23
- [Thousands of Ventura County retirees face pension cuts](#) - 5/22/23
- [The state legislature shouldn't politicize or micromanage public pension investments](#) - 5/3/23
- [Teacher Pension Fund Betrays Its Mission](#) - 5/2/23

National Parks Senior Pass—Don't Miss It!

The National Park Service (NPS) has created a variety of passes, both annual and lifetime, to encourage Americans to visit national parks, monuments, and federal recreational lands.

The Senior Pass can be purchased as a lifetime pass with no expiration date or as an annual pass, which costs less.

Qualifications: Applicants must be U.S. citizens or permanent residents, as well as 62 years or older. Documentation of age and residency or citizenship are required.

Cost: \$80 for a lifetime Senior Pass; \$20 for an annual Senior Pass.

How to Obtain a Senior Pass: Both annual and lifetime Senior Passes may be purchased directly through the USGS. The site includes

the information and documentation needed to apply, including the application. The passes can also be obtained by mail using an



application form or in person at one of the federal locations with proof of age and citizenship or residence.

The Senior Pass provides entrance for the pass owner and accompanying passengers in a single, private, non-commercial vehicle. In addition, at many sites, the Senior Pass provides the pass owner with a discount on expanded amenity fees such as camping, swimming, boat launching, and guided tours.

GET YOURS TODAY!